



Order Filed on July 29, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

McKENNA, DuPONT, HIGGINS & STONE, PC

Michael R. DuPont, MRD/2077

229 Broad Street

Red Bank, NJ 07701

(732) 741-6681

Attorneys for First Financial Federal Credit Union

In Re:

PATRICE M. HUFF

Case No. 19-10643

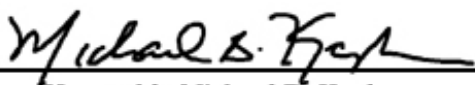
Hearing Date: July 24, 2019

Judge: Michael B. Kaplan

**CONSENT ORDER RESOLVING FIRST FINANCIAL FEDERAL CREDIT UNION'S  
OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN**

The relief set forth on the follow page, numbered two (2) is hereby **ORDERED**.

**DATED: July 29, 2019**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtor: Patrice M. Huff, 19-10643/MBK

Consent Order Resolving First Financial Federal Credit Union's Objection to Confirmation of Debtor's Chapter 13 Plan

**THIS MATTER** having been brought before the Court by McKenna, DuPont, Higgins & Stone on behalf of First Financial Federal Credit Union, for entry of a Consent Order Resolving First Financial Federal Credit Union's Objection to Debtor's Chapter 13 Plan, and the interested parties having amicably agreed to the relief sought, and the Court having noted the consent of counsel to the within Order and for other good cause shown,

It is hereby **ORDERED**:

1. Debtor shall remit Chapter 13 Plan payments in accordance with the filed Plan. From the remittance, the Trustee shall disburse pre-confirmation adequate protection payments in the amount of \$110.00 per month to First Financial Federal Credit Union; and
  - a) Adequate protection payments in the amount of \$110.00 shall be disbursed monthly by the Chapter 13 Trustee to First Financial Federal Credit Union. Adequate protection payments shall be paid up to and after confirmation, until regular distributions begin to be paid to First Financial. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. In the event the case confirms and there are insufficient funds on hand to completely pay all administrative expenses, then the creditor will receive adequate protection payments after confirmation so that plan complies with 11 U.S.C. §1325, 1326 and 361. In the event an Order is entered granting administrative fees to be paid through the plan, the adequate protection payments will be given priority administrative expense status and must be paid ahead of counsel administrative fees.

Page 3

Debtor: Patrice M. Huff, 19-10643/MBK

Consent Order Resolving First Financial Federal Credit Union's Objection to Confirmation of Debtor's Chapter 13 Plan

2. The Objection filed by First Financial Federal Credit Union will be rendered moot (docket entry 39); and
3. The movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code; and
4. The terms of this Order shall take effect immediately. The movant shall serve this order on the debtor, Trustee and any other party who entered an Appearance on the motion.

The undersigned hereby consent to the form and entry of the within Order:

/s/ Kenneth J. Borger

Kenneth J. Borger

Attorney for Debtor, Patrice M. Huff

Dated: July 22, 2019

/s/ Michael R. DuPont

Michael R. DuPont

Attorney for Creditor, First Financial Federal Credit Union

Dated: July 22, 2019

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Patrice M. Huff  
Debtor

Case No. 19-10643-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2019.

db +Patrice M. Huff, 1827 Summerfield Ave, Neptune, NJ 07753-4547

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 01, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Andrew Thomas Archer on behalf of Debtor Patrice M. Huff aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Michael R. DuPont on behalf of Creditor First Financial Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
Nicholas V. Rogers on behalf of Creditor LOANCARE, LLC. nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com  
Robert Davidow on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor LOANCARE, LLC. nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8